EXHIBIT "81"

Windsor Securities, LLC 25 East Athons Avenue Ardmore, PA 19003

610-642-3100, 610-642-9709 (f) mfiwsi@comcast

April 23, 2010

Robert S. Coppock 402 Ascot Court Knoxville, TN 37923

Dear Mr. Coppock:

Please accept this letter as formal notification that pending our ownership of policy #VF51701030, we are releasing you from any future obligations of our financial agreement.

LE COP

Sincerely,

Steven G. Prusky, Managing Member

Windsor Securities, LLC

SGP:esh

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